

# PHA Plans

## Streamlined Annual Version

U.S. Department of Housing and  
Urban Development  
Office of Public and Indian  
Housing

OMB No. 2577-0226  
(exp. 05/31/2006)

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief for certain types of PHAs. Public reporting burden for this information collection is estimated to average 11.7 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Information in PHA plans is publicly available.

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## Streamlined Annual PHA Plan for Fiscal Year: 2006

### PHA Name: New Jersey Department of Community Affairs, Division of Housing

**NOTE:** This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue.

## Streamlined Annual PHA Plan Agency Identification

**PHA Name:** New Jersey Department of Community Affairs, Division of Housing

**PHA Number:** NJ912

**PHA Fiscal Year Beginning:** 07/2005

### PHA Programs Administered:

☐ **Public Housing and Section 8**

Number of public housing units:

Number of S8 units:

☒ **Section 8 Only**

Number of S8 units: 18,388

☐ **Public Housing Only**

Number of public housing units:

☐ **PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

### PHA Plan Contact Information:

Name: Dennis Gallagher

TDD: (609) 278-0175

Phone: (609) 633-6153

Email (if available): dgallagher@dca.state.nj.us

### Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting:  
(select all that apply)

☒ PHA's main administrative office ☐ PHA's development management offices

### Display Locations For PHA Plans and Supporting Documents

The PHA Plan revised policies or program changes (including attachments) are available for public review and inspection. ☒ Yes ☐ No.

If yes, select all that apply:

☒ Main administrative office of the PHA

☐ PHA development management offices

☐ Main administrative office of the local, county or State government

☐ Public library ☒ PHA Web site ☐ Other (list below)

See "Announcements" on the Division of Housing Web site: <http://www.nj.gov/dca/dh/>

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- ☒ Main business office of the PHA      ☐ PHA development management offices  
☐ Other (list below)

**Streamlined Annual PHA Plan**  
**Fiscal Year 2006**  
[24 CFR Part 903.12(c)]

**Table of Contents**  
[24 CFR 903.7(r)]

Provide a table of contents for the Plan, including applicable additional requirements, and a list of supporting documents available for public inspection.

<b>A. PHA PLAN COMPONENTS</b>	<b>PAGE</b>
<input type="checkbox"/> 1. Site-Based Waiting List Policies	N/A
<b>903.7(b)(2) Policies on Eligibility, Selection, and Admissions</b>	
<input type="checkbox"/> 2. Capital Improvement Needs	N/A
<b>903.7(g) Statement of Capital Improvements Needed</b>	
<input checked="" type="checkbox"/> 3. Section 8(y) Homeownership	6
<b>903.7(k)(1)(i) Statement of Homeownership Programs</b>	
<input type="checkbox"/> 4. Project-Based Voucher Programs	N/A
<input type="checkbox"/> 5. PHA Statement of Consistency with Consolidated Plan. Complete only if PHA has changed any policies, programs, or plan components from its last Annual Plan.	N/A
<input checked="" type="checkbox"/> 6. Supporting Documents Available for Review	9
<input type="checkbox"/> 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report	N/A
<input type="checkbox"/> 8. Capital Fund Program 5-Year Action Plan	N/A
<input checked="" type="checkbox"/> 9. Comments on the Streamlined Annual Plan and the Housing Choice Voucher Program Administrative Plan	Attachment A

**B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE**

**Form HUD-50076, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Streamlined Annual Plan** identifying policies or programs the PHA has revised since submission of its last Annual Plan, and including Civil Rights certifications and assurances the changed policies were presented to the Resident Advisory Board for review and comment, approved by the PHA governing board, and made available for review and inspection at the PHA's principal office;

For PHAs Applying for Formula Capital Fund Program (CFP) Grants:

**Form HUD-50070, Certification for a Drug-Free Workplace:**

**Form HUD-50071, Certification of Payments to Influence Federal Transactions;** and

**Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.**

## 1. Site-Based Waiting Lists (Eligibility, Selection, Admissions Policies)

[24 CFR Part 903.12(c), 903.7(b)(2)]

Exemptions: Section 8 only PHAs are not required to complete this component.

### A. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to B.

Site-Based Waiting Lists				
Development Information: (Name, number, location)	Date Initiated	Initial mix of Racial, Ethnic or Disability Demographics	Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL	Percent change between initial and current mix of Racial, Ethnic, or Disability demographics

2. What is the number of site based waiting list developments to which families may apply at one time?
3. How many unit offers may an applicant turn down before being removed from the site-based waiting list?
4. ☐ Yes ☐ No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

### B. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to next component.

1. How many site-based waiting lists will the PHA operate in the coming year?

2. ☐ Yes ☐ No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?  
If yes, how many lists?
3. ☐ Yes ☐ No: May families be on more than one list simultaneously?  
If yes, how many lists?
4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
- ☐ PHA main administrative office
  - ☐ All PHA development management offices
  - ☐ Management offices at developments with site-based waiting lists
  - ☐ At the development to which they would like to apply
  - ☐ Other (list below)

## **2. Capital Improvement Needs**

[24 CFR Part 903.12 (c), 903.7 (g)]

Exemptions: Section 8 only PHAs are not required to complete this component.

### **A. Capital Fund Program**

1. ☐ Yes ☐ No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 7 and 8 of this template (Capital Fund Program tables). If no, skip to B.
2. ☐ Yes ☐ No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

### **B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)**

Applicability: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

1. ☐ Yes ☐ No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to #3; if yes, provide responses to the items on the chart located on the next page, copying and completing as many times as necessary).
2. Status of HOPE VI revitalization grant(s):

HOPE VI Revitalization Grant Status
a. Development Name:
b. Development Number:
c. Status of Grant: <input type="checkbox"/> Revitalization Plan under development <input type="checkbox"/> Revitalization Plan submitted, pending approval <input type="checkbox"/> Revitalization Plan approved <input type="checkbox"/> Activities pursuant to an approved Revitalization Plan underway

3. ☐ Yes ☐ No: Does the PHA expect to apply for a HOPE VI Revitalization grant in the Plan year?  
If yes, list development name(s) below:

4. ☐ Yes ☐ No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:

5. ☐ Yes ☐ No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:

**3. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program**  
(if applicable) [24 CFR Part 903.12(c), 903.7(k)(1)(i)]

1. ☒ Yes ☐ No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If "No", skip to the next component; if "yes", complete each program description below (copy and complete questions for each program identified.)

2. Program Description:

See Chapter 5 of the Division's Housing Choice Voucher Program Administrative Plan.

a. Size of Program

☐ Yes ☒ No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year?

b. PHA-established eligibility criteria

- ☒ Yes ☐ No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria:

The minimum income required for program participation by elderly or disabled applicants is 12 times the monthly SSI/SSD amount for the State of New Jersey (see p. 5-6 of our Administrative Plan).

c. What actions will the PHA undertake to implement the program this year (list)?

The Department will continue to work with the counseling agencies to clear up credit issues, which is one of the major barriers to homeownership. In addition, we will start providing all tenants in housing search with a list of all affordable for-sale units in the State.

3. Capacity of the PHA to Administer a Section 8 Homeownership Program:

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- ☒ Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- ☐ Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- ☐ Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):
- ☐ Demonstrating that it has other relevant experience (list experience below):

#### **4. Use of the Project-Based Voucher Program**

##### **Intent to Use Project-Based Assistance**

☐ Yes ☒ No: Does the PHA plan to "project-base" any tenant-based Section 8 vouchers in the coming year? If the answer is "no," go to the next component. If yes, answer the following questions.

1. ☐ Yes ☐ No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option? If yes, check which circumstances apply:
- ☐ low utilization rate for vouchers due to lack of suitable rental units
  - ☐ access to neighborhoods outside of high poverty areas
  - ☐ other (describe below:)

2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

## **5. PHA Statement of Consistency with the Consolidated Plan**

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary) only if the PHA has provided a certification listing program or policy changes from its last Annual Plan submission.

1. Consolidated Plan jurisdiction:

2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)

- ☐ The PHA has based its statement of needs of families on its waiting lists on the needs expressed in the Consolidated Plan/s.
- ☐ The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- ☐ The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- ☐ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
- ☐ Other: (list below)

3. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)



## 6. Supporting Documents Available for Review for Streamlined Annual PHA Plans

PHAs are to indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;</i>	5 Year and Annual Plans
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan</i>	Streamlined Annual Plans
	<i>Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.</i>	5 Year and standard Annual Plans
	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
	Any policies governing any Section 8 special housing types <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (See Chapter 5 of the Housing Choice Voucher Program Administrative Plan)	Annual Plan: Homeownership
	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
	The results of the most recent fiscal year audit of the PHA conducted under the	Annual Plan: Annual Audit

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

## 7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary</b>					
<b>PHA Name:</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No:			<b>Federal FY of Grant:</b>
<input type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/ Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no:    )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)				
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

## **7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor**

**Annual Statement/Performance and Evaluation Report**  
**Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)**  
**Part II: Supporting Pages**

[illegible]

[illegible]

## 8. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan					
Part I: Summary					
PHA Name				<input type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No:	
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2  FFY Grant: PHA FY:	Work Statement for Year 3  FFY Grant: PHA FY:	Work Statement for Year 4  FFY Grant: PHA FY:	Work Statement for Year 5  FFY Grant: PHA FY:
	Annual Statement				
CFP Funds Listed for 5-year planning					
Replacement Housing Factor Funds					

## 8. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan						
Part II: Supporting Pages—Work Activities						
Activities for Year 1	Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
See						
Annual						
Statement						
Total CFP Estimated Cost			\$			\$



## 8. Capital Fund Program Five-Year Action Plan

Capital Fund Program Five-Year Action Plan Part II: Supporting Pages—Work Activities					
Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
Total CFP Estimated Cost		\$			\$

## **Attachment A (nj912a01)**

### **Comments on the Streamlined Annual Plan and the Housing Choice Voucher Program Administrative Plan**

Two meetings of the Resident Advisory Board were held to present the proposed changes to the program's Housing Choice Voucher Program Administrative Plan and the Streamlined Annual PHA Plan. The first meeting occurred on January 27, 2005. At this meeting a written summary of the proposed changes was distributed to each member in attendance, and each item was discussed with the members. All of the proposed changes received a favorable response from the members.

Prior to the second meeting with the Resident Advisory Board, a complete copy of the draft Administrative Plan was mailed to each active member. This, along with the summary of proposed changes, provided the members with the necessary information to prepare for the final meeting and formulate their comments.

The second meeting with the members of the Resident Advisory Board occurred on March 16, 2005. All of the proposed changes were once again reviewed and discussed with the members in attendance. At this meeting, the proposed changes again received a favorable response. One item, however, required further discussion and clarification.

The proposed change to Chapter 2 of the Administrative Plan, *Performing Outreach to Eligible Households*, addresses the way the program announces the opening of the Housing Choice Voucher Program waiting list. The program has for a number of years announced the opening of the waiting list for a particular county by publishing a public notice along with the application form in the newspaper with the greatest circulation in the county. Prior to the publication of the public notice, advance notice has been provided to the Resident Advisory Board member(s) for the county along with the community social service agencies. In the future, the program will no longer provide advance notice to the members of the Resident Advisory Board, or to any other groups or agencies. The program believes that advance notice is inappropriate because it may give certain individuals an unfair advantage over the general population. One member of the Resident Advisory Board commented on the use of a public notice as the method to announce the opening of a waiting list. It was suggested that many persons in need of housing assistance would not see such a notice and that a better alternative would be posting a notice in all of the post offices in the county. This proposal did not receive much support from the other members nor from the program. In the use of a public notice, the program does not have any discretionary latitude. In accordance with the program regulations, the program is required to announce the opening of a waiting list in the newspaper with the greatest circulation in the subject area.

Once a public notice is published, the program will inform the Resident Advisory Board member(s) and the social service agencies in the county, but not prior to the publication of the public notice.

On May 2, 2005, a public hearing was conducted to review the proposed changes to the Streamlined Annual PHA Plan and the Administrative Plan. The public hearing was announced by the publication of a public notice in the April 15<sup>th</sup> edition of the Trenton Times, the Atlantic City Press, and the Bergen Record.

## **Comments on the Streamlined Annual PHA Plan**

Two comments were made on the Homeownership Program:

*Comment.* On page 7 of the Streamlined Annual PHA Plan, the program states that it will focus its efforts to help Housing Choice Voucher Program participants clear up credit issues to assist them become first-time homeowners. A comment was made that the program should step up its efforts to implement the program by providing more assistance to those interested in the program,

*Response.* Approximately 50% or 800 of the eligible program participants had credit challenges. DCA has referred these individuals to the Consumer Counseling Agency. To date, approximately 5% have resolved their credit issues and are currently completing the remaining steps to becoming a homeowner. It should be noted that 237 of these households are no longer interested in participating in the program.

*Comment.* The program's policy on a participant's minimum downpayment requirement is stated on page 7 of the Streamlined Annual PHA Plan. The requirement calls for a program participant to come up with a downpayment of 3 percent of the purchase price of the property. Two percent of the total may come from other sources, but the household must contribute at least one percent of the total. One commenter stated that it may be difficult for a disabled person on a fixed income to come up with one percent of the total and that certain programs of the New Jersey Housing and Mortgage Finance Agency should be used to help a participant with the one percent downpayment requirement.

*Response.* Although the final rule for the Section 8 Homeownership Program does not require the participants to use 1% of their own funds towards their down payment, all of the lenders participating in the program have this requirement. DCA believes that this minimal 1% requirement shows a commitment on the households' part to save funds for their home. The 12 homeowners that have closed to date have purchased homes ranging from \$98,000 to \$315,000. The average 1% down payment requirement for these units is \$1,870.

## **Comments on the Housing Choice Voucher Program Administrative Plan**

*Comment.* In response to the proposed changes concerning the opening of a waiting list, one commenter suggested that the program should conduct a lottery-based waiting list rather than a first-come-first-served waiting list.

*Response.* This issue has been discussed with the members of the Resident Advisory Board on a number of occasions, and the members have not endorsed this proposal. The program agrees with the members' decision and will continue our current waiting list practices as outlined in Chapter 2 of the Housing Choice Voucher Program Administrative Plan.

*Comment.* The program has proposed to use three years rather than one year as the period of time that a household member must not have engaged in drug-related criminal activity and violent criminal activity. One commenter suggested that a one-year review period should continue to be used.

*Response.* The program has proposed an expanded review period because of the lengthy time that it frequently takes from a date of offense to the date of conviction to the availability of these records through our Internet subscription system. A one-year window does not give the program enough time to properly screen program participants for drug abuse and other criminal activity.

*Comment.* One comment was received about the change on page 5-2 of the Housing Choice Voucher Program Administrative Plan where the program will include an applicant's name on the waiting list based on the date the application is received rather than the date of the postmark.

*Response.* In accordance with 24 Code of Federal Regulations (CFR) §982.204, *Waiting list: Administration of waiting list*, the program is required to include certain information for each applicant record. To comply with this requirement, the program date stamps each application that is received. Use of the date the application is received rather than the date of the postmark is a discretionary decision of the program that is applied to all applicant records. Use of the date received also eliminates problems and delays associated with illegible postmarks.

*Comment.* In Chapter 17 of the Housing Choice Voucher Program Administrative Plan, the program has proposed to no longer set all of the payment standard amounts at 110 percent of the published fair market rents. One commenter stated that the program must have a payment standard schedule not just a floating rate between 90 percent and 110 percent of the published fair market rents.

*Response.* The program is required to develop a payment standard schedule in accordance with 24 CFR §982.503, *Voucher tenancy: Payment Standard amount and schedule*. Every year, the program develops a payment standard schedule in conjunction with the publication of the final fiscal year fair market rents. (HUD is required to publish final FMRs on or before October 1<sup>st</sup> of each year.) The program circulates this schedule to all of the field offices in the state, and also enters this information in the setup module of the computer program that is used to administer the Housing Choice Voucher Program.

The reason for this action is because the program must operate within the constraints of a fixed, annual budget. To do so, the program must consider all cost-saving actions that are within its discretionary authority.

A number of comments were made on the Housing Choice Voucher Program Administrative Plan that were not in response to the proposed changes for fiscal year 2006.

*Comment.* It was suggested that the program should conduct housing inspections within five workdays of the receipt of a *Request for Tenancy Approval* form.

*Response.* In accordance with 24 CFR §982.305, *PHA approval of assisted tenancy*, the program must inspect the unit selected by the family "within a reasonable time after the family submits a request for approval of the tenancy. To the extent practicable, such inspection and determination must be completed within fifteen days after the family and the owner submit a request for approval of the tenancy." Special unit inspections, of course, are another matter. An inspection in response to a participant's complaint is scheduled within five workdays of the household's complaint (see page 14-8). In addition, if a participant reports a housing violation that presents a life-threatening situation, an inspection is scheduled at the time of the household's complaint (see page 14-3).

*Comment.* One commenter suggested that the program should make an audio recording of all informal hearings that are conducted to determine whether program participants violated the obligations of a participant and should be terminated from the program.

*Response.* The “informal hearings” requested by program participants are stress-filled enough for the households without the added pressure of recording equipment. Households enter the hearing room feeling intimidated and out numbered and are at times reluctant to speak up in their defense for fear of saying the wrong thing. Recording equipment would only exacerbate these feelings.

There would also be the added expense of triplicating the recording (1 tape for the hearing officer, 1 tape for the household, and 1 tape for the field office).

It is explained to the household prior to the commencement of the informal hearing that a copy of all the evidence presented to the hearing officer is given to them for examination and comparison. It is also explained how they are identified and labeled so that when the household receives their final decision they can match the evidence to the facts. Recording equipment would only complicate and formalize a process that is meant to be informal.

If the household wishes to appeal the final decision of the program to the appellate division, an audio recording will be made at this much more formal setting.

*Comment.* One commenter noted that the program’s allowances for electric heating on its 2004 utility allowance schedule are less than the amounts on the program’s 2003 schedule.

*Response.* The 2004 allowances for electric space heating are based on a rate of 0.0719 per kilowatt hour (kWh) of consumption. The allowances are less than the allowances on the 2003 schedule, but comparable to the amounts on the 2002 schedule. The allowances on the 2003 schedule were based on a unit cost of 0.0960 per kWh, and the unit cost in 2002 was 0.0788/kWh.

After reviewing the supporting documentation used to produce the 2004 schedule, it was determined that the unit costs for the three major electric suppliers (JCP&L, Atlantic Electric, and PSE&G) were correctly entered into the program that calculates the allowances. In the prior year, the prior year’s tariff schedules were used to determine the unit costs. In addition, Rockland Electric responded to our survey and their rates, which were higher than the other suppliers, were used. Finally, the PSE&G rate for the first 600 kWh of electricity was used rather than the lower rate for anything over 600 units, which more accurately represents space heating rather than use for lighting and refrigeration.